

Fill in this information to identify the case:

Debtor 1 JOSEPH A GEMIGNANI, SR

Debtor 2 BARBARA A GEMIGNANI
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF WISCONSIN MILWAUKEE

Case number 21-25588

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:
JPMorgan Chase Bank, National Association

Court claim no. (if known): 27

Date of payment change:

Must be at least 21 days after date of this notice 06/01/2025

New total payment:

Principal, interest, and escrow, if any \$2123.07

Last 4 digits of any number you use to identify the debtor's account: 6 1 9 2

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 607.69

New escrow payment: \$ 593.07

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

/s/Bill Capener

Date 04/02/2025

Signature

Print: Bill Capener

First Name

Middle Name

Last Name

Authorized Officer

Title

Company JPMorgan Chase Bank, N.A.

Address Chase Records Center Attn: Correspondence Mail

Number

Street

700 Kansas Lane, Mail Code LA4-5555

Address 2

Monroe

LA

71203

City

State

ZIP Code

Contact phone 866-243-5851

PCN_Escalations@chase.com

Email

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF WISCONSIN MILWAUKEE

Chapter 13 No. 21-25588

Judge: KATHERINE M. PERHACH

In re:

JOSEPH A GEMIGNANI, SR & BARBARA A GEMIGNANI

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before April 09, 2025 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid

JOSEPH A GEMIGNANI, SR
500 W BRADLEY RD, APT 234C

FOX POINT WI 53217

By U.S. Postal Service First Class Mail Postage Prepaid

BARBARA A GEMIGNANI
500 W BRADLEY RD, APT 234C

FOX POINT WI 53217

Debtor's Attorney:

By U.S. Postal Service First Class Mail Postage Prepaid

DEBORAH A STENCEL
MILLER & MILLER LAW LLC
700 W VIRGINIA ST
STE 605
MILWAUKEE WI 53204

By U.S. Postal Service First Class Mail Postage Prepaid

DEBORAH A STENCEL
MILLER & MILLER LAW LLC
700 W VIRGINIA ST
STE 605
MILWAUKEE WI 53204

Trustee:

By U.S. Postal Service First Class Mail Postage Prepaid

REBECCA R GARCIA
CHAPTER 13 TRUSTEE
PO BOX 3170

OSHKOSH WI 54903

/s/Bill Capener

Authorized Officer
JPMorgan Chase Bank, N.A.

700 Kansas Lane
LA4-6355
Monroe, LA 71203

00584 ECA Z 07825 C- EHE
JOSEPH A GEMIGNANI SR
BARBARA A GEMIGNANI
500 W BRADLEY RD APT 234C
FOX POINT, WI 53217-2633

Escrow account statement

Account number [REDACTED]
Statement date 03/19/2025
Review period 06/2024 to 05/2025

Property address
500 W Bradley Rd Apt 234C
Fox Point, WI 53217

New monthly home equity payment amount
\$2,123.07

New payment effective date
06/01/2025

Your escrow surplus summary

Changes in monthly escrow balances are common and due to adjustments in your taxes or insurance. To help ensure you have enough funds in your escrow account to cover these important payments, we require a minimum balance of up to two months of escrow payments in your account.

- The lowest balance in your escrow account over the next 12 months is estimated to be **\$352.96** in December 2025.
- Minimum required balance means the minimum balance that must remain in your account at all times. Your minimum required balance is **\$0.00**.
- There may be a difference between your estimated low balance and your minimum required balance. However, if you are in Chapter 12 or 13, that amount may be impacted by a bankruptcy adjustment. A bankruptcy adjustment is an amount comprised of the escrow deficiency and projected escrow shortage. The escrow deficiency is that amount of taxes and insurance we paid on your behalf that remained unpaid as of the date you filed your bankruptcy case. The projected escrow shortage is the amount needed to fund escrow disbursements for the 12 months after you filed bankruptcy case. The escrow deficiency and projected escrow shortage are listed on the proof of claim filed in your bankruptcy case and will be collected through the bankruptcy plan. With the current bankruptcy adjustment of \$0.00, you have a post-petition surplus of \$352.96.

Your surplus was determined based on the assumption that all payment have been made, so it may include funds that have not yet been paid to us. Since your account has one or more payments which have not been received, your surplus check is not included.

Monthly payment breakdown

Monthly mortgage payment breakdown	Contractual payment amount	New post-petition amount
Principal & interest	\$1,530.00	\$1,530.00
Escrow account deposit	\$422.56	\$593.07
Total payment amount	\$1,952.56	\$2,123.07

Important Message: If you are currently in a bankruptcy case or you received a discharge in a bankruptcy case, then this escrow statement is for information only. The statement is designed to keep you informed on the status of your escrow account. It should not be interpreted or construed as a demand for payment or an attempt to collect, assess or recover all or part of a debt from you. If a Chapter 12 or 13 trustee is making your on-going post petition mortgage payments for you, then please give a copy of this statement to the trustee.

Annual escrow breakdown

Escrow expense breakdown	What was estimated to be paid	Change	What we expect to pay*
Homeowner's insurance	\$1,573.51	↑	\$1,696.87
Property tax	\$5,358.13	↑	\$5,419.95

*These estimates are typically based on what we paid last year.

Resources for you

	Contact Us Customer Service Monday-Friday Saturday	1-866-312-7534 8am - 8pm (ET) 9am - 6pm (ET)
------------------------------------------------------------------------------------	---------------------------------------------------------------------------	-----------------------------------------------------------

Your escrow account activity for the review period

The chart below shows what actually happened in your escrow account for the review period compared to what we estimated would happen. If an asterisk appears in the chart below, please refer to the note after the chart.

				Escrow Account Balance	
Month-Year	Activity	Estimated Activity	Actual Activity	Original Estimated Balance	ACTUAL Balance
	Starting Balance			\$1,314.65	-\$6,342.40
Jun-24	Deposit	\$577.64	\$0.00 *	\$1,892.29	-\$6,342.40
Jul-24	Deposit	\$577.64	\$0.00 *	\$2,469.93	-\$6,342.40
Aug-24	Deposit	\$577.64	\$0.00 *	\$3,047.57	-\$6,342.40
Sep-24	Deposit	\$577.64	\$0.00 *	\$3,625.21	-\$6,342.40
Oct-24	Deposit	\$577.64	\$0.00 *	\$4,202.85	-\$6,342.40
Nov-24	Deposit	\$577.64	\$0.00 *	\$4,780.49	-\$6,342.40
Dec-24	Deposit	\$577.64	\$0.00 *		
Dec-24	Withdrawal - ELKHART LAKE VILLAGE	\$5,358.13	\$5,419.95 *	\$0.00	-\$11,762.35
Jan-25	Deposit	\$577.64	\$0.00 *	\$577.64	-\$11,762.35
Feb-25	Deposit	\$577.64	\$0.00 *	\$1,155.28	-\$11,762.35
Mar-25	Deposit	\$577.64	\$13,865.26 E	\$1,732.92	\$2,102.91
Apr-25	Deposit	\$577.64	\$607.69 E		
Apr-25	Withdrawal - USAA	\$1,573.51	\$1,696.87 E	\$737.05	\$1,013.73
May-25	Deposit	\$577.64	\$607.69 E	\$1,314.69	\$1,621.42
		Estimated Activity	Actual Activity	Original Estimated Balance	ACTUAL Balance
Total Deposits		\$6,931.68	\$15,080.64		
Total Withdrawals		\$6,931.64	\$7,116.82		
Account Balance as of May-25					\$1,621.42

An "E" in the chart above means estimated post petition activity that hasn't occurred yet. Please note that any month impacted by an "E" (estimated) deposit, is showing an actual balance that assumes those estimated deposits have been received.

Note: changes in property taxes and/or insurance payments create the difference between the estimated and actual amounts in the chart. The reason(s) why the minimum required balance was not reached may be explained by the items with asterisks, which show the differences between the actual and estimated amounts.

Your estimated escrow account activity over the next 12 months

			Escrow Account Balance	
Month-Year	Activity	Estimated Activity	Estimated Balance	ACTUAL Balance
	Starting Balance			\$1,621.42
Jun-25	Deposit	\$593.07	\$2,214.49	
Jul-25	Deposit	\$593.07	\$2,807.56	
Aug-25	Deposit	\$593.07	\$3,400.63	
Sep-25	Deposit	\$593.07	\$3,993.70	
Oct-25	Deposit	\$593.07	\$4,586.77	
Nov-25	Deposit	\$593.07	\$5,179.84	
Dec-25	Deposit	\$593.07		
Dec-25	Withdrawal - ELKHART LAKE VILLAGE	\$5,419.95	\$352.96	
Jan-26	Deposit	\$593.07	\$946.03	

(Continued)

Your estimated escrow account activity over the next 12 months continued

			Escrow Account Balance	
Month-Year	Activity	Estimated Activity	Estimated Balance	ACTUAL Balance
Feb-26	Deposit	\$593.07	\$1,539.10	
Mar-26	Deposit	\$593.07	\$2,132.17	
Apr-26	Deposit	\$593.07		
Apr-26	Withdrawal - USAA	\$1,696.87	\$1,028.37	
May-26	Deposit	\$593.07	\$1,621.44	
		Estimated Activity	Original Estimated Balance	ACTUAL Balance
Total Estimated Deposits		\$7,116.84		
Total Estimated Withdrawals		\$7,116.82		
Estimated Account Balance as of May-26			\$1,621.44	

0000001 1824 250319 Page 2 of 3 00584





This Page Intentionally Left Blank



How to read your Escrow account statement



00102 Page 1 of 6

OH-47399
3415 Vision Drive
Columbus, OH 43219

Escrow account statement	
Account number	1234567890
Statement date	10/21/2019
Review period	09/2019 to 11/2019
Property address	
12 E Main St Anywhere, USA 12345	
New home equity payment amount	
\$1,345.55	
New payment effective date	
12/01/2019	

12345 ABC 0123456 ABC DEF
JOHN C CUSTOMER
12 E MAIN ST
ANYWHERE, USA 12345

Every year, we review your escrow account to make sure there is enough money to cover your property taxes and/or homeowner's insurance and not go below the minimum required balance. Your annual escrow analysis details the amount we paid on your behalf in the past 12 months and includes projections for the next 12 months. Learn more at www.chase.com/escrow.

Likely due to increases in your taxes and/or insurance, your escrow account has a shortage of **\$372.01**, or \$31.00 per month.

Annual escrow breakdown				Monthly payment breakdown		
Escrow breakdown	What we expected to pay	Change	What we now expect to pay	Home equity payment breakdown	Current payment	NEW payment as of 12/01/2019
Homeowner's Insurance	\$1,452.00	=	\$1,452.00	Principal & interest	\$1,192.72	\$1,192.72
				Escrow account deposit	\$121.83	\$121.83
				Shortage amount	\$41.33	\$31.00
See the shortage calculation on the following pages in the section "Your estimated escrow account activity".				Total payment amount	\$1,355.88	\$1,345.55

Your escrow shortage options

Option 1: 12 month spread
No action required; your new monthly payment will be \$1,345.55 beginning 12/01/2019.

Option 2: One-time payment
Pay your \$372.01 shortage in full; your new monthly payment will be **\$1,314.55**.

Option 3: Partial payment
Pay part of your shortage to lower your monthly payment.

Pay online at www.chase.com/ways2pay or use the coupon below. If you're signed up for automatic payments through Chase, we'll update your payment for you. Please update any other payment methods with your new payment amount. Accounts more than 60 days past due are not eligible for repayment of some or all of the escrow shortage.

Keep in mind, higher taxes or insurance can increase your monthly payment, even if you pay the full shortage.

▼ Please detach and return the bottom portion of this statement with your payment, using the enclosed envelope. ▼

00000000000000 000000 00000000 00000000 00000000 00000



JOHN C CUSTOMER

Account Number 1234567890
Statement Date 10/21/2019
Escrow Shortage \$372.01

CHASE
PO BOX 78420
PHOENIX AZ 85062-8420

Optional escrow payment

I understand no payment is due now, but that I do have options:

☒ 1) 12 month spread, no action required; my new monthly payment will be **\$1,345.55** beginning **12/01/2019**.

☐ 2) Optional - Pay shortage of **\$372.01** and adjust my monthly home equity payment to \$1,314.55 starting 12/01/2019, once this payment is processed.

☐ 3) Optional - Pay \$_____ part of the shortage. I understand that the rest of the shortage will be divided evenly and added to my monthly home equity payment.

Please return this coupon with your check payable to Chase at least 5 days before 12/01/2019, and write your account number on the check.

Your escrow account activity for the review period

The chart below shows what actually happened in your escrow account for the review period compared to what we estimated would happen.

Month-Year	Activity	Estimated Activity	Actual Activity	Escrow Account Balance	
				Original Estimated Balance	ACTUAL Balance
	Starting Balance			\$731.02	\$82.92
Sep-19	Deposit	\$121.83	\$305.26 *	\$852.85	\$398.18
Oct-19	Deposit	\$121.83	\$183.16 *	\$974.68	\$561.34
Nov-19	Deposit	\$121.83	\$183.16 E	\$1,096.51	\$724.50
Dec-19	Deposit	\$121.83	\$0.00 *	\$1,218.34	\$0.00
Jan-20	Deposit	\$121.83	\$0.00 *	\$1,340.17	\$0.00
Feb-20	Deposit	\$121.83	\$0.00 *		
	Withdrawal - FLOOD INS	\$1,452.00	\$0.00 *	\$0.00	\$0.00
Mar-20	Deposit	\$121.83	\$0.00 *	\$121.83	\$0.00
Apr-20	Deposit	\$121.83	\$0.00 *	\$243.66	\$0.00
May-20	Deposit	\$121.83	\$0.00 *	\$365.49	\$0.00
Jun-20	Deposit	\$121.83	\$0.00 *	\$487.32	\$0.00
Jul-20	Deposit	\$121.83	\$0.00 *	\$609.15	\$0.00
Aug-20	Deposit	\$121.83	\$0.00 *	\$730.98	\$0.00
Estimated Activity Actual Activity				Original Estimated Balance	ACTUAL Balance
Total Deposits		\$1,451.95	\$631.58		
Total Withdrawals		\$1,452.00	\$0.00		
Account Balance as of Nov-19					\$724.50

Note: Changes in property taxes and/or insurance payments create the difference between the estimated and actual amounts in the chart. An "E" in the chart above means estimated activity that hasn't occurred yet. The reason(s) why the minimum required balance was not reached may be explained by the items with asterisks, which show the differences between the actual and estimated amounts.

Your estimated escrow account activity over the next 12 months

The chart below is highlighted to show your estimated low balance over the next 12 months.

- The lowest balance in your escrow account over the next 12 months is estimated to be **-\$372.01** in February 2020.
- Your Minimum Required Balance is **\$0.00**.
- The difference between your estimated low balance and your minimum required balance shows your escrow account has a shortage of **\$372.01**.

Your minimum required balance is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law; it may include up to two months of escrow payments to cover increases in your taxes and/or insurance.

Month-Year	Activity	Estimated Activity	Escrow Account Balance	
			Estimated Balance	ACTUAL Balance
	Starting Balance			\$724.50
Dec-19	Deposit	\$121.83	\$846.33	
Jan-20	Deposit	\$121.83	\$968.16	
Feb-20	Deposit	\$121.83		
	Withdrawal - Assurent Specialty Prop	\$1,452.00	-\$372.01	
Mar-20	Deposit	\$121.83	-\$250.18	
Apr-20	Deposit	\$121.83	-\$128.35	
May-20	Deposit	\$121.83	-\$6.52	
Jun-20	Deposit	\$121.83	\$115.31	
Jul-20	Deposit	\$121.83	\$237.14	
Aug-20	Deposit	\$121.83	\$358.97	
Sep-20	Deposit	\$121.83	\$480.80	
Oct-20	Deposit	\$121.83	\$602.63	

(Continued)

New monthly home equity payment amount
Shows your new monthly payment amount.

Annual escrow breakdown
Displays your annual escrow expenses with original estimated payment compared to current estimated payments. Tax and insurance changes are common and can affect your new monthly payment.

Monthly payment breakdown
Breaks down your monthly payment to show home equity principal & interest, escrow, shortage amount(if any), and your current vs. new monthly payment amounts.

Your escrow shortage options
Outlines your shortage payment options

Shortage coupon or Surplus check
If you have a shortage, you can use this coupon to mail a full or partial payment of your escrow shortage. If you have a surplus, your surplus check will be attached here. Please detach and cash it.

Your escrow account activity for the review period
Shows estimated activity in your account in the review period, with the actual activity in your account.

Your estimated escrow account activity over the next 12 months
Based on actual activity in the prior review period, this section projects activity for the next 12 months. Highlighting shows your estimated low balance. A shortage or surplus results when this low balance differs from your minimum required balance.

Frequently asked questions

Why am I getting an Escrow Analysis?

We run your Escrow Analysis annually so you know the amount of taxes and/or insurance we paid for you this past year with funds from your escrow account. We also include what we estimate to pay next year.

How is my monthly escrow payment calculated?

Each year, we project how much you'll need in your escrow account to pay your taxes and/or insurance for the upcoming year, based on your taxes and/or insurance at the time of your Escrow Analysis. You pay a portion of the total projected escrow amount each month with your home equity payment. We then use those escrow funds to pay your taxes and/or insurance on your behalf.

If your taxes and/or insurance change during the next 12 months, you could have a shortage or surplus in your account when we run next year's analysis.

What is a minimum required balance?

For most accounts, the minimum required balance is equal to two months of escrow payments. This minimum balance helps cover any increases in your taxes and/or insurance over the next year.

